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August 31, 2000

ATTORNEY DOCKET NO. 5793.3031

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: New U.S. Patent Application
Title: Method of Establishing a Credit Limit
Inventor(s): Mayur Maniar, Vivek Puri,
Kate David and Shawn Budde:

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 18 pages, including 5 independent claims and 29 claims total.
2. Drawings - 5 sheets of informal drawings (Figures 1-5).
3. A check for \$1,008 representing a \$690 filing fee and \$318 for additional claims.

This application is being filed under the provisions of 37 C.F.R. § 1.53(f).
Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By:

C. Gregory Gramenopoulos
Reg. No. 36,532

Enclosures